

Notice of Allowability	Application No.	Applicant(s)
	10/782,311	LENT ET AL.
	Examiner Elda Milef	Art Unit 3692

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to 2/12/2007.
2. The allowed claim(s) is/are 1-8.
3. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All
 - b) Some*
 - c) None
 of the:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No./Mail Date _____.
 - (b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. Notice of References Cited (PTO-892)
2. Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____
4. Examiner's Comment Regarding Requirement for Deposit
of Biological Material
5. Notice of Informal Patent Application
6. Interview Summary (PTO-413),
Paper No./Mail Date _____.
7. Examiner's Amendment/Comment
8. Examiner's Statement of Reasons for Allowance
9. Other _____.

DETAILED ACTION

Allowable Subject Matter

Claims 1-8 allowed. As allowable subject matter has been indicated, applicant's reply must either comply with all formal requirements or specifically traverse each requirement not complied with. See 37 CFR 1.111(b) and MPEP § 707.07(a).

The following is a statement of reasons for the indication of allowable subject matter: the prior art fails to teach or suggest the limitations of the independent claims. Pursuant to the Terminal Disclosure filed by the applicant on 2/12/2007, claims 1-8 in the current application are allowable.

Independent claim 1 discloses a method of providing on line chat help to an applicant comprising inserting an application identifier and a chat applet into a web page; sending the web page to the applicant; wherein the chat applet is configured to determine that a period of time has expired without action from the applicant; and sending a request to a chat server for a connection. Dependent claims 2-5 are allowable as they follow from the allowable independent claim 1.

Independent claim 6 discloses a method of providing on line chat help comprising determining that a period of time has expired without action from the applicant and sending a request

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to a chat server for a connection wherein the request includes an application identifier associated with the applicant.

Independent claim 7 discloses an application server for providing on line chat help to an applicant comprising a processor configured to insert an application identifier and a chat applet into a web page; and an applicant interface configured to send the web page to the applicant; wherein the chat applet is configured to determine that a period of time has expired without an action from the applicant and, upon such determination, to send a request to a chat server for a connection and to include the application identifier with the request.

Independent claim 8 discloses an applicant client for obtaining on line chat help comprising a processor configured to determine that a period of time has expired without an action from the applicant; a chat interface configured to send a request to a chat server for a connection wherein the request includes an application identifier associated with the applicant.

The primary difference between the claimed invention and the prior art is the use of on line chat help comprising inserting an application identifier and a chat applet into a web

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page wherein the chat applet is configured to determine that a period of time has expired.

While the prior art discloses a computer system for receiving an online loan application form; receiving an electronic message from the loan authorizer's computer indicating whether or not such loan has been approved (Zandi, U.S. Patent No. 5,966,699), the prior art does not disclose on line chat help, nor does the prior art disclose a chat applet configured to determine that a period of time has expired without an action from the applicant. Prior art (Norris, U.S. Patent No. 6,105,007) disclose a method for closed loop automatic processing of loan applications, however, the art fails to disclose on line chat help.

Internationally filed patent application EP 0840244 A1 discloses a system that uses the internet in order to develop and process credit applications, but the prior art does not disclose on line chat help nor a chat applet configured to determine that a period of time has expired with no action from the applicant.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue

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fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Elda Milef whose telephone number is (571)272-8124. The examiner can normally be reached on Monday -Thursday 8:30 am to 4:30pm.

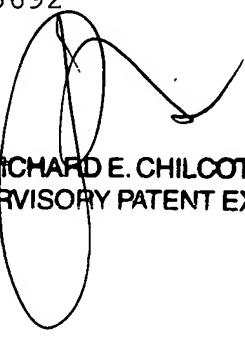
If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Richard Chilcot can be reached on (571)272-6777. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.



Elda Milef
Examiner
Art Unit 3692



RICHARD E. CHILCOT, JR.
SUPERVISORY PATENT EXAMINER